

**PIEDMONT COMMUNITY BANK HOLDINGS, INC.**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3954720	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets		\$836			
Loans		\$560			
Construction & development		\$89			
Closed-end 1-4 family residential		\$76			
Home equity		\$42			
Credit card		\$0			
Other consumer		\$2			
Commercial & Industrial		\$40			
Commercial real estate		\$295			
Unused commitments		\$105			
Securitization outstanding principal		\$0			
Mortgage-backed securities (GSE and private issue)		\$101			
Asset-backed securities		\$0			
Other securities		\$42			
Cash & balances due		\$10			
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)		\$12			
Open-end HELOC originated for sale (quarter)		\$0			
Closed-end mortgage originations sold (quarter)		\$11			
Open-end HELOC originations sold (quarter)		\$0			
Liabilities		\$691			
Deposits		\$680			
Total other borrowings		\$0			
FHLB advances		\$0			
Equity					
Equity capital at quarter end		\$146			
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA		
Performance Ratios					
Tier 1 leverage ratio		10.3%	--		
Tier 1 risk based capital ratio		13.8%	--		
Total risk based capital ratio		14.8%	--		
Return on equity <sup>1</sup>		-3.4%	--		
Return on assets <sup>1</sup>		-0.4%	--		
Net interest margin <sup>1</sup>		1.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}		0.6%	--		
Loss provision to net charge-offs (qtr)		0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>		0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development		22.6%		0.0%	--
Closed-end 1-4 family residential		7.3%		0.0%	--
Home equity		1.3%		0.0%	--
Credit card		0.0%		0.0%	--
Other consumer		0.1%		0.0%	--
Commercial & Industrial		3.2%		0.0%	--
Commercial real estate		2.7%		0.0%	--
Total loans		6.3%		0.0%	--